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ABSTRACT

Designed to assist Missouri citizens in understanding the role played by the Missouri Coordinating Board for Higher Education, this guide begins by noting that the board performs four major functions: (1) statewide planning; (2) policy analysis; (3) academic program approval and review; and (4) budget recommendations to the Governor and General Assembly on operating and capital financing for 4-year colleges and universities and on state aid to community colleges and public libraries. Public policy goals for higher education, for the libraries that are administered by the board, and for academic and public libraries in Missouri are then presented and the major functions of the board are discussed. Public involvement through attendance at board meetings and hearings and four advisory committees is then briefly described. Information is also provided on the administrative responsibilities of the board, which include student grants, loans and scholarships, Missouri State and Wolfner Libraries, and oversight of Missouri's proprietary schools. Lists of board members for 1987 and citizens who have served on the board are included. (MES)

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Public Policy and Missouri Higher Education and Libraries

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The Role of the Coordinating Board for Higher Education

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Missouri Coordinating Board for Higher Education

January 1987

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David P. Macoubrie, Vice Chairman, Chillicothe
Adelaide Dorsey Tomber, Secretary, Webster Groves
Ronald L. Blunt, Kansas City
David Haggard, Steele
John H. Koffman, Moberly
Jack E. Thomas, Jr., St. Louis
Avis Green Tucker, Warrensburg
Gwendolyn A. Visor, St. Louis

Shaila R. Aery
Commissioner of Higher Education
State of Missouri

Preface

Various activities of the Coordinating Board for Higher Education are regularly reported to Missouri citizens by the Missouri press. From the reports, the citizen can learn that the Board has something to do with recommending how taxpayer's dollars are allocated to the college of particular interest to him; that the Board is involved with college student grants, loans or scholarships; that the Board appears concerned with assessing the quality of a college education in the state of Missouri.

If the citizen were to read national reports about Missouri and higher education, he would find that the Coordinating Board's recommendations for something called "targeted state investments" — money that is to be expended by a university for a particular program that is important to the state's economic priorities — have recently caused Missouri to be considered a "bellweather" state for future state support of colleges and universities.

But how do all these actions come about?

Just what *is* this Coordinating Board for Higher Education? What is its role in Missouri's state government? How does it decide *what* to recommend to the Governor of Missouri and to the Missouri General Assembly? How does this Board set an agenda for public policy that is expected to be carried out through Missouri's colleges and universities and libraries?

The Missouri Coordinating Board for Higher Education offers this publication as a guide to understanding the role it plays on behalf of the public interest.

"Encouraging more students to complete high school and gain further education is the number one goal of a new cooperative pact between the University of Missouri-St. Louis, Harris-Stowe State College and St. Louis Community College ... The pact, developed to satisfy requirements of the Missouri Coordinating Board for Higher Education ..."

— St. Louis Globe-Democrat
Thursday, February 6, 1986

"The Missouri Coordinating Board for Higher Education has approved putting a proposal on the ballot in St. Charles County next April to form a community college district there ... Local supporters of the district submitted a petition to the state board ..."

— St. Louis Post-Dispatch
Saturday, December 14, 1985

"A scholarship program devoted to plugging Missouri's 'brain drain' has been approved by the Missouri Coordinating Board for Higher Education."

— Columbia Missourian
Sunday, November 10, 1985

"(The) commissioner of higher education ... told the board she thought student fee increases had exceeded the ability of many Missouri residents to pay for college ..."

— Columbia Daily Tribune
Saturday, October 11, 1986

"A proposal totalling $398 million for nine of the state's ten four-year institutions for the 1988 budget year was scheduled to be presented to a committee of the Missouri Coordinating Board for Higher Education ... The board's Committee on Fiscal Affairs was to hear testimony from the presidents of Missouri's public four-year colleges and universities and a representative of the public community junior colleges."

— The Kansas City Star
Friday, October 10, 1986

"The Coordinating Board is an advisory committee serving the state's universities. The board's budget decisions are not considered binding, but have provided important guidelines for final budget action by the General Assembly. For example, the General Assembly granted 100 percent of what the board proposed for university operating budgets — after initial university proposals were trimmed by (the commissioner) and her staff."

— The News-Leader, Springfield
Sunday, August 24, 1986

"Students at Missouri's colleges have a better record of repaying their guaranteed student loans than their colleagues in other parts of the nation, according to figures made public Friday by the Missouri Coordinating Board for Higher Education."

— Associated Press, Jefferson City
August 1986

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Overview

The Coordinating Board for Higher Education was established by a 1972 amendment to the Missouri Constitution. The members of the board, one from each Missouri Congressional District, are appointed by the Governor and confirmed by the Missouri Senate. The term of appointment is six years; no more than five of the nine members may be affiliated with the same political party.

The Coordinating Board serves as an informed spokesman for the public interest. The interest of the board is a statewide interest; it is distinct from the specific institutional authority vested in governing boards of colleges, universities, libraries and the specific academic discipline concerns of accreditation bodies.

In carrying out the authority and duties that are conferred by law, the Coordinating Board is guided by *public policy goals for Missouri higher education and libraries.* From the direction provided by these policy goals, the Coordinating Board performs *four major functions: statewide planning, policy analysis, academic program approval and review, and budget recommendations* to the Governor and the General Assembly on operating and capital financing for four-year colleges and universities, on state aid to Missouri community colleges and on state aid to public libraries.

The Coordinating Board, in order to achieve these goals, receives assistance from *advisory committees* and employs an administrative staff to bring recommendations to the board and serve as the state's department of higher education. A Commissioner of Higher Education serves as the chief executive officer in carrying out these *administrative responsibilities* of the board.

The Coordinating Board's Public Policy Goals

Setting the framework for recommendations and the administrative policies of the Missouri Coordinating Board for Higher Education is a set of public policy goals for higher education, for the libraries that are administered by the board, and for academic and public libraries in the state of Missouri.

The policy goals publicly state desired outcomes and the purpose of policy decisions for higher education and libraries. As decision guidelines, the goals provide direction and are particularly important when choices must be made among a number of alternatives.

Higher Education Goals

- To provide financial access for Missouri citizens to the system of higher education.
- To promote quality as defined by institutional purpose and as measured by institutional outcomes.
- To ensure the efficient and effective use of state resources within the system of higher education.

The Coordinating Board's major strategy to accomplish these statewide higher education goals is to promote greater diversity among Missouri's colleges and universities.

... The Coordinating Board's major strategy to achieve access, quality, and efficiency is to promote greater diversity among Missouri's colleges and universities.

... Higher education and libraries involve many public issues that include state needs and financing ...

State and Wolfner Library Goals

- To ensure state government access to state and federal documents and reference materials.
- To ensure qualified Missouri citizens access to materials and equipment for the blind, visually and physically handicapped.

State, Wolfner, Academic and Public Library Goals

- To ensure Missouri citizens access to library materials in an efficient and effective manner through resource sharing and library networks.
- To strengthen the economic, educational, civic, and cultural resources of Missouri by increasing the availability of information

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Carrying Out The Policy Goals: Major Functions of The Coordinating Board

The statewide public policy goals provide direction for the Coordinating Board as it carries out its legal functions. The four major functions performed by the Coordinating Board are statewide planning, policy analysis, approval and review of academic programs and recommending operating and capital budgets to the Governor and General Assembly.

Statewide Planning

The Coordinating Board serves as an informed spokesman for the public interest. One indication of this advocacy is the Board's responsibility for statewide planning for higher education and libraries. With finite state resources and with many legitimate claims on the state's resources, higher education and libraries must demonstrate that the state's resources are being used productively toward goals that best reflect the taxpayers' interest. One purpose of statewide planning is to reach consensus on how to achieve these goals.

... The Coordinating Board's role is to balance the broader perspective of the state's needs in terms of quality and quantity of higher education programs and services with the specific interests of the colleges and universities.

Higher Education

The state's interests in higher education are extensive and complex. They include financial access, increased quality, economic development, support of students as well as support of institutions, and support of research and technological transfer. In addition, the state is concerned with the avoidance of unnecessary duplication of academic programs and assurance that the programs of the public colleges and universities are meeting the educational needs of the state. The state, moreover, must be concerned with both public and independent higher education.

The Coordinating Board has the responsibility in the planning process and in the budget process to weigh the relative needs of public higher education, independent higher education, and student financial aid programs.

In higher education, there are four principal considerations for statewide planning and public policy recommendations:

- College and University Missions and Purposes
- Program and Research Needs of the State
- Transfer of Credit Among Institutions
- Student Financial Aid Programs

The two most important statewide planning questions in Missouri higher education concern the explicit definition of the role and scope of the public colleges and universities, and the program and research needs of the state.

A major component of the planning is a clear definition of "institutional mission" for each college and university. In December of 1984, the Coordinating Board requested that the governing boards of Missouri's public four-year colleges and universities develop institutional plans that would demonstrate such a clarity of institutional purpose. Distinct purposes of the institutions, coupled with state need, guide budget and program recommendations that are submitted by the Coordinating Board to the Governor and General Assembly. In May of 1986, this planning process was initiated with the governing boards of the public two-year colleges.

Throughout this process of defining institutional mission, the Coordinating Board's role is to balance the broad perspective of the

state's needs in terms of quality and quantity of higher education programs and services with the specific interests of the colleges and universities.

Considering this broader perspective of the Coordinating Board, it may be expected that that state's needs for higher education seldom will equal the total of all the interests of the colleges and universities and special interests on behalf of individual institutions.

... The Coordinating Board performs four major functions: statewide planning, policy analysis, academic program approval and review, and budget recommendations ...

Libraries

The Coordinating Board has administrative responsibilities for the State Library and the Wolfner Memorial Library for the Blind and Physically Handicapped as well as a responsibility for recommending state aid to public libraries. In addition, the Coordinating Board through its higher education budget recommendation, directly affects the funding of academic libraries. Statewide planning, particularly involving the State Library and public libraries, has been in progress for several years.

These planning efforts are currently being reexamined by the Coordinating Board, however, in light of a more focused role for the State Library and the state's need to emphasize statewide library sharing programs.

Policy Analysis

Informed decision making by public policy makers requires both objective data and a systematic analysis of alternatives that face the policy maker. A major function of the Coordinating Board is to collect and analyze information on higher education and libraries.

Higher education and libraries involve many public issues that include state needs and financing. These public issues are ultimately resolved in a process where the Governor and state legislators are key participants. Thus, a major responsibility of the Coordinating Board is to provide policy alternatives to elected officials in order to reconcile the expectations of the state with those of the varied constituencies of higher education and libraries.

Policy analysis requires information that is relevant and reliable. The data collection activities of the Coordinating Board, as authorized by statute, involve data on libraries, the U.S. Census, colleges and universities, student financial aid and proprietary schools in Missouri.

Beginning in the spring of 1982, the Coordinating Board instructed the Commissioner to initiate studies of the major issues in higher education having state policy implications. One of the more important findings of this project was that the public policies that were appropriate during the decades of the 1960s and 1970s when Missouri's higher education system was developing rapidly were no longer satisfactory in an era of declining enrollment, uneven economic growth, and major structural changes in the economy. Analysis of the assessment data as well as information on state manpower and research needs, program duplication, enrollment projections, number of faculty, and productivity trends gave impetus for the Coordinating Board's modifying the budget formula, requesting institutional plans outlining priorities, and reviewing existing academic programs. The results of this initial effort may be found in the 1984 publication "Policy Initiatives for Missouri Higher Education." The "Policy Initiatives" replaced the 1979 Master Plan for Missouri Postsecondary Education, **Master Plan III**, as the statewide planning guide. A similar effort was initiated in the spring of 1986 for libraries.

Academic Program Approval and Review

New Academic Programs

Missouri statutes require that new academic programs in the public colleges and universities must be approved by the Coordinating Board. New programs have been approved and disapproved under specific criteria, developed in conjunction with the colleges and universities, since the Coordinating Board's inception. In 1982 an additional criterion was added to program approval requiring evidence of institutional reallocation of resources unless there is documented state need for the proposed program.

Existing Academic Program Review

In a complementary effort to the Coordinating Board's assessment of

... A more focused role for the State Library and the state's need to emphasize statewide library sharing programs ...

college and university institutional plans, the board established in September of 1983 a program of annual reviews for existing academic programs. These reviews focus upon a specific discipline and assess strengths of that discipline on a statewide basis. Statewide review of existing programs has included secondary education, computer science, agriculture, graduate programs in education, health sciences, undergraduate mathematics and biological sciences. In 1986-87, this statewide academic program review will examine undergraduate general education.

The primary objectives of a program review are to assess current offerings in the state as a whole, balance the offerings with the state's needs for particular programs and to seek to appropriately finance these needs.

Thus far, this program review process has resulted in recommendations for closing programs, reducing the scope of programs, a one-time appropriation of $7.8 million for computer science equipment, and reallocation of institutional dollars to academic programs.

Budget Recommendations

One of the important functions of the Coordinating Board is to recommend to the Governor and General Assembly operating and capital (buildings and physical plant) budgets. The Board views its budget recommendations as a principal means to achieve the statewide public policy goals. Approximately 80 percent of the state's higher education budget is appropriated to the public four-year colleges and universities.

Operating Budget Recommendations Four-Year Colleges and Universities

The Coordinating Board applies a formula, based on planned expenditures and income, to recommend funding for the public four-year colleges and universities. The formula-produced recommendations vary according to mission, program offerings, institutional pricing (student fee income) and expenditure trends. Expenditure categories include instruction, research and public service, libraries, student aid, academic support and student services, administration, physical plant, fuel and utilities, and equipment replacement.

Expenditures for instruction are of primary importance; these planned expenditures "drive" the funding formula. Any considerable downward deviation in instruction from an institution's planned to actual expenditures are adjusted in the following year's budget. Thus, the Coordinating Board, through comparison of planned vs. actual expenditures, assures that institutions follow the intent of the General Assembly in establishing appropriation levels.

The amount that a college or university charges students in the form of student fees (institutional pricing) is considered in the determination of the amount of state general revenue that is recommended by the Coordinating Board for the four-year public colleges and universities. The Board recognizes that the actual cost of education will differ among institutions and among academic programs. The cost, for example, to operate an engineering program will be higher than that for a history program. The student fee differences among institutions will vary, too, according to the particular institutional mission within the state system. For example, the University of Missouri is the state's only public research and doctoral granting university. Thus, that institution's programs are necessarily more expensive and student fees are higher than at other public institutions. At the three public four-year colleges without graduate programs or basic research or statewide extension responsibilities, costs are lower and

The Board views its budget recommendations as a principal means to achieve the statewide public policy goals.

student fees will be lower. This variety of student fee options available across the state to Missouri students is one aspect of the Board's goal of providing financial access to state citizens. In all cases, however, the amount of fees charged to the student is determined not by the Coordinating Board but by the governing board of each institution as it prepares a budget of planned expenditures to be submitted for funding recommendations.

Budget recommendations seek to provide incentives for the colleges and universities to clearly define their mission ... for following the institution's governing board's priorities ...

The differential cost expectation among institutions and among academic programs is a key concept to understanding the Coordinating Board's budget recommendations. The concept stems from the Board's statewide planning function, whereby institutions establish funding needs based upon the specific mission of the institution within the state's mix of colleges and universities. The concept is also related to the Board's statewide assessment project, from which it has been found that the economic and demographic environment for higher education in Missouri for the remainder of the 20th century will be fundamentally different from previous growth years.

Expenditures for instruction are of primary importance; these planned expenditures 'drive' the state funding formula.

As a result of adopting the differential cost expectation concept, the budget recommendations for the four-year colleges and universities, beginning in 1983, have taken a new look:

- A shift away from the previous "enrollment-driven" approach that funded institutions on the number of credit hours being taught rather than recognizing the fundamental differences between institutions and the cost of programs; and
- Line-item appropriation recommendations for "targeted state investments." Characteristics of programs or research projects that have been designated by the Coordinating Board as targeted investments include programs that are in the priority areas designated by the governing board's institutional plan and programs that reflect statewide need and interest. Some projects require partial financing by institutional reallocation of resources from low to high priority areas.

Budget recommendations, then, implement the Coordinating Board's public policy goals and seek to provide incentives for the colleges and universities to clearly define institutional mission and to follow the institution's governing board's priorities that are appropriate to its stated mission.

Capital Budget Recommendations

One of the statutory responsibilities of the Coordinating Board is planning for the preservation and development of the physical plant facilities at the four-year public institutions. Recommendations to the Governor and the General Assembly for funding these needs are based upon a set of guidelines that have been developed with the advice of representatives from the institutions. These guidelines establish priorities among projects and institutions and classify projects by type and function.

The process of applying the capital guidelines results in a statewide priority list for all of higher education. The guidelines establish as the first priority projects of maintenance and repair.

The other capital improvement categories, in priority order, are remodeling and renovation, handicapped accessibility, energy conservation, planning and new construction.

For each institution, priority is given to specific remodeling and planning projects that reflect the academic program needs of the institution, the centrality of the project to the mission of the institution, and the role that the individual institution plays in the state system of higher education.

State manpower needs as well as institutional enrollment trends and projections are also examined as

capital requests from the colleges and universities are reviewed by the Coordinating Board.

State Aid to Community Colleges

Funding for the public community colleges is established by Missouri statute on a per-credit-hour basis of eligible courses. Missouri statutes authorize a 50 percent maximum as the state's share of the combined expenditures for all junior colleges in the state. Current state funding (fiscal year 1987) represents approximately 42 percent of these combined expenditures. Among the two-year colleges, however, state support to individual institutions ranges from 52 percent to 38 percent of total expenditures because of the credit-hour/eligible course formula that must be applied.

Rising costs could erode the state's percentage share of overall expenditures. This potential for erosion is one reason the Coordinating Board has requested information from the colleges pertaining to college plans and priorities, similar to the information from the four-year institutions that assist in the funding recommendation process. The goal to be reached is an equitable budget process that can address both the community's fiscal responsibilities and the state's needs for particular programs and services.

State Aid to Public Libraries

Article IX, Section 10 of the Missouri Constitution provides that the state will grant aid to public libraries. State aid to public libraries is distributed to public libraries on the basis of population served by each library. State funds represent, on the average, 5 percent of the total expenditures of Missouri's public libraries.

The determination of state aid to public libraries is similar to that of state aid to community colleges in that the Coordinating Board is currently guided by statutes that may no longer be appropriate given the changing economic, demographic and political environment. During the past few years the Coordinating Board has tied the library budget requests to increases in the cost of library materials and operations. A more comprehensive and cohesive approach would include the following elements: funding at the network level; equalization for local resources; support of collections with regional or statewide significance; incentives for cooperation and resource sharing; and improvements in telecommunication and automation.

Public Involvement

The Coordinating Board and Advisory Committees

All Coordinating Board meetings, with the exception of executive sessions, are open to the public. The agenda of each meeting is mailed one week prior to a meeting to all representatives of Missouri colleges and universities, the media, and education associations.

In addition, the Coordinating Board regularly holds hearings on budget recommendations and academic program reviews and invites public participation.

Following each Coordinating Board meeting, the *CBHE News Briefs*, which summarizes Board actions, is sent to more than 1,600 persons.

Advisory committees are another important source of information for Coordinating board deliberations. Four committees advise the Board and the Board's staff.

CBHE Advisory Committee

This statutory committee is comprised of eighteen college and university presidents and chancellors from the public and independent two-year and four-year institutions. The committee meets at least four times each calendar year in conjunction with a scheduled Coordinating Board meeting. The committee advises the Board on a wide range of higher education policy issues.

Advisory committees are another important source of information for Coordinating Board deliberations.

All Coordinating Board meetings ... are open to the public.

1983 Missouri statute providing certification for proprietary schools.

Library Advisory Committee

This advisory committee was established by Coordinating Board policy and is comprised of professional librarians from a variety of types of libraries. The committee advises the Board on library policy, planning, and strategies for library resource sharing.

Financial Aid Advisory Committee

This committee was established by Board policy and is comprised of college and university administrators, financial aid professionals, banking professionals, and members of the Missouri General Assembly. The committee reviews state and federal financial aid policies and programs and advises the Coordinating Board on financial aid issues.

Proprietary School Advisory Committee

The Proprietary School Advisory Committee is a statutory committee comprised of professional educators from the proprietary school sector. The committee has been particularly active in implementing the

Administrative Responsibilities of the Missouri Coordinating Board

In addition to the major functions, the Coordinating Board has administrative responsibilities for operating the Missouri State and Wolfner Libraries, for the Missouri Student Grant Program, the Missouri Guaranteed Student Loan Program, the Missouri Prospective Teacher Loan Program, the Higher Education Academic Scholarship Program, for overseeing proprietary schools in Missouri, and for the State Anatomical Board.

The Coordinating Board employs a commissioner to serve as its chief executive officer in carrying out its goals and responsibilities. The Commissioner is responsible for employing staff and administering the Missouri Department of Higher Education and the related administrative responsibilities.

Missouri Prospective Teacher Loan Program

The Missouri Prospective Teacher Loan Program administers loans to full-time undergraduate students enrolled in approved teacher education programs in the state of Missouri. The program began in fiscal year 1987. To be eligible, a student must: (1) be a junior or senior, (2) intend to obtain a Missouri teaching certificate; and (3) have a cumulative grade point average of 3.0. The maximum loan amount is $1,000 for each academic year. Recipients may cancel up to 20 percent of the total amount borrowed including interest for each year of teaching in a defined area of critical need in a certified elementary or secondary school in Missouri.

Higher Education Academic Scholarship Program

This state funded scholarship program is scheduled to begin in the fall of 1987. The program is designed for students who have demonstrated superior academic achievement as established by scoring in the top 3 percent of all Missouri students taking the ACT or SAT in the year in which they graduate from high school. The amount of the scholarship is $2,000 for the freshman year. The scholarship is renewable for the sophomore, junior and senior years, if academic eligibility requirements are met. The program will be funded from the annual interest earned from the State Guaranty Student Loan Fund and Missouri general revenue.

Proprietary School Oversight

Missouri statutes provided for certain proprietary schools to be certified by the Coordinating Board in order to operate in Missouri. The statute applies to career/occupational and degree granting schools in Missouri previously not under the Coordinating Board's jurisdiction and to out-of-state schools operating in Missouri. The Coordinating Board has the statutory authority to certify, require surety deposits, and collect data from proprietary schools. In the first year of implementation (fiscal year 1986), seventy-five schools were certified to operate in Missouri and another eighteen schools were eligible upon receipt of their surety bonds. Approximately 100 such schools chose to cease operating in Missouri between the time of enactment and implementation of the statute.

Other administrative responsibilities ... include student grants, loans and scholarships; overseeing Missouri's proprietary schools.

State Anatomical Board

The Coordinating Board has organizational responsibility for the State Anatomical Board which distributes and delivers unclaimed or donated human bodies to Missouri medical, dental, chiropractic and

osteopathic programs for use by students in their training. On the average, approximately 650 bodies are received annually for the training of approximately 6,000 students. The Anatomical Board collects annual assessments from the member institutions. Expenditures consist entirely of fixed stipends paid to officers of the Anatomical Board and per capita stipends paid to physicians who are responsible for the receipt and distribution of bodies.

Missouri State and Wolfner Libraries

The Missouri State Library provides service to state government, coordinates statewide resource sharing, and initiates statewide planning for library services. The Coordinating Board's statewide planning, policy analysis, and budget recommendation functions for libraries and library networks are administered by the State Library staff under the direction of the Associate Commissioner for Libraries and State Librarian. The State Library staff administers the federal library programs and funds.

Wolfner Library for the Blind and Physically Handicapped is a part of the Missouri State Library. It distributes free-of-charge a variety of materials and equipment to almost 10,000 eligible blind, visually and physically handicapped Missourians in every county of the state. The federal government, through the Library of Congress, provides the library's materials, equipment and postage for their circulation. The state of Missouri funds the staffing and housing of the library collection. The current Wolfner collection consists of approximately 164,000 volumes in braille and recorded cassettes and discs, and more than 20,000 record and cassette players. An average of 375,000 volumes and recordings are distributed annually to qualified users.

Coordination

The Coordinating Board's planning, policy analysis, academic program approval and review, and budget recommendation functions for higher education are administered by the Coordination staff. This staff is limited by Missouri statute to twenty-five full-time equivalent staff.

Missouri Student Grant Program

The Missouri Student Grant Program administers grants to full-time undergraduate Missouri citizens attending eligible postsecondary institutions in Missouri. Missouri statute prescribes that awards are based on financial need as determined by the Federal Uniform Methodology used for financial aid programs throughout the United States. Approximately twenty-five percent of all Missouri students submit applications to the program which is funded by federal and state funds. The maximum award is $1,500 or one-half of the previous year tuition fees, whichever is less. Approximately 8,800 students receive grants annually.

Missouri Guaranteed Student Loan Program

In its first seven years, the Missouri Guaranteed Student Loan Program has guaranteed approximately 300,000 loans for a total of $800,000,000. The money for the loans is provided by commercial lenders. No Missouri tax dollars are used in the loan program. The cost of administering the program is borne by the State Guaranty Student Loan Fund. The Fund contains revenues from guarantee fees, interest income, and federal cost allowance payments. There are approximately 750 lending institutions and 225 schools, colleges and universities participating in the Missouri program.

These citizens have served on the Missouri Coordinating Board for Higher Education:

*Lela Bell, Maryville
John H. Biggs, St. Louis
Richard J. Blanck, Boonville
Joe T. Buerkle, Jackson
William O. Buffe, Lenexa, KS
Frances C. Chapman, St. Louis
Lester L. Cox, Spring Valley
*Robert H. Duesenberg, St. Louis
Clarence K. Fulton, St. Peters
*David Gohn, West Plains
Earl G. Harris (Rev.), St. Charles
Jerry N. Jones, Sedalia
William E. LeMaster (Deceased), Lexington
*F. William McCalpin, St. Louis
James (Bud) Moulder, St. Louis
*H. Lang Rogers, Carthage
*Gerald R. Sprong, St. Joseph
Eugene M. Strauss, Kansas City
Alice Windom, St. Louis
*Virginia Young, Columbia

*Served as Chairman